Saskatchewan
Agriculture
and Food

Saskatchewan Farm Business Management Programs 1992 – 93

Saskatchewan

Farm Business Management Programs

1992/93

Saskatchewan Agriculture and Food
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Ag Directions 2000

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Purpose

To provide a program of one-on-one management training to Saskatchewan farm families.

Eligibility

All farm producers and their families.

Expected Benefits

Farmers will obtain advice on the use of financial planning systems and increase farm profitability. Advise will be provided by a qualified farm management advisor.

Program Description

The program consists of up to three and one half days of advisory services. Farmers complete a statement of affairs (forms provided by the program) prior to the advisor visit. Program components include:

Farm Managers' Review
Farm Business Analyst
Taking Care of Business
Farm Training Needs
Personal Learning Contract
Business Plan

Participants have the option of selecting the program component(s) which best suit their situation. These programs are designed to assist in completing a thorough management review of a business. These programs assist to examine management strengths and weaknesses, set realistic goals, determine financial capacity and examine training needs.

The Personal Learning Contract is a goal orientated "how and when" planning document which allows setting priorities and developing action plans. The Business Plan provides a complete picture of the farm business and gives consideration to production, marketing, financial, and human resource planning.

AIMS Approved Training Courses

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Purpose

To improve the business management skills of individual producers. These management training courses are provided by qualified course leaders in Saskatchewan.

Eligibility

All Saskatchewan farmers and their families.

Expected Benefits

Saskatchewan farm families better able to use farm business management skills in their farm operation.

Program Description

A complete description of each approved course is available from AIMS upon request. The following is an outline of the courses:

I Human Resources

1. Human Resources

This course will help the Farm Management team to deal with the changes in the farming profession. The team will learn to deal with stress, obtain and evaluate new information and to express their views on paper or in person to financial institutions and government agencies.

2. Focus on Planning

A unique course offered by the Agriculture Institute of Management in Saskatchewan (AIMS), emphasizes goal setting and farm management. The course is offered at a local community level to farm management teams. Six one-day classes are provided over two years (four one-day classes during the first year and two one-day classes during the second year following the completion of a production cycle).

3. Farm Management of Human Resources

This course is an introduction to the principles of Farm Management. The skills, technique and basic knowledge necessary for a farm manager to operate a farm business will be discussed.

The course will deal with the relative position of agriculture in the business world, the role of the farm manager in acquiring, managing and disposing of farm resources.

The tools of farm management (place of records, costs of production, economic principles, financial statements, budgeting, marketing principles) and money management will be covered in some detail using a variety of techniques.

It will equip the learner with the necessary skills in areas of stress and time management, written and oral communication, assertiveness and negotiating, farm safety, and legal rights.

Through assessment, values and goal clarification, marketing and diversification information, the participant comes to know more about himself, his or her role in the local and world farming community, and the options available for sound personal and business management.

4. The Rural Family: Developing Skills for Change

Changes in economic and weather conditions in Saskatchewan are presenting new challenges and opportunities in the businesses and lifestyles of rural people. In order to adjust successfully to the challenges of the 1990's, rural people will have to learn new economic and social skills. For individuals or groups to implement successful financial management plans, high skill levels in the social business management areas are necessary. The program: **The Rural Family: Developing Skills for Change** focuses on teaching social business management skills that are used by individuals and groups in all sectors of the economy to implement and maintain successful lifestyles and businesses. This program enables rural men and women to assess, upgrade and develop their economic and non-economic management skills.

II Marketing

1. Grain Market Analysis and Introduction to Futures Trading

The target audience for this course is the Saskatchewan Farm Manager. The subject provides the basic analytical skills foundation for developing a market oriented farm business management plan. As such the course will be of interest to producers of grains, oilseeds and speciality crops. The course could also be marketed to agribusiness professionals providing management services to the Saskatchewan Farm Manager.

2. Developing a Market Oriented Farm Business Management Plan

The target group for this course is the Saskatchewan Farm Manager as well as agricultural professionals involved in the handling, marketing and financing or agricultural commodities. The course emphasis is the development of a market oriented farm business management plan making use of the full range of marketing tools available to the farm manager as well, as a method for logically and systematically incorporating these tools into a written financial operating plan.

3. Understanding Grain Marketing and Role of Futures Trading

This course provides an overview of grain markets and an understanding of market analysis. Any marketing class involves setting objectives. What will be produced, from whom, at what price, to be sold when? These objectives must be met in the production, financial limitations and individual operation. This course will help students be more subjective in their crop plans.

The basics of the grain marketing course will begin with a brief overview of the total grain marketing organization to show its various components.

4. Grain Marketing (Production) Plans Utilizing Futures/Option Markets

Developing a personal grain marketing plan. Utilizing the information taught in **Understanding Grain Marketing and Role of Futures Trading**, this course applies grain marketing concepts to a specific on-farm situation. Areas covered will include: Hedging Theory and Practice, Optimizing Permit Book usage, Analyzing Basis, Monitoring Commodity prices, Interpreting of Market Information, Forward Contracting and using Commodity Option contracts.

5. Saskatchewan Beef Cattle Marketing Course

The course is designed to provide practical information on various factors to consider and alternatives available for beef cattle marketing. The course will look at price discovery in cattle markets, and the factors that effect it. Included is price forecasting and the role of the futures market. The cattle marketer's logic, a decision flow chart, is then introduced. The flow chart is the process involved to examine the alternatives and come up with a marketing plan. Methods of price risk reduction are also introduced such as forward contracting and the use of the futures market. Practical marketing factors are also discussed such as the cost of shrink and cattle descriptions. A market simulation game, CattleSim, is played throughout the course and practices use the cattle marketer's logic.

III FINANCIAL PLAN

1. Double Entry Accounting Records (DEAR)

DEAR is a five day course covering the fundamentals of Double Entry Accounting, Cash vs Accrual Accounting, the meaning and use of Financial Statements, and Using a Computerized Accounting program with hands-on computer experience.

2. Keep Farm Accounts (Single Entry)

This course provides the information necessary to keep farm records for income tax purposes as well as for farm business analysis; also, recording and filing of GST refunds.

Farm record keeping stresses the importance of keeping adequate farm records. Workshop exercises on income tax and business analysis will be conducted. Students will set up and make entries to their own designed or available account books in a manner that can easily be adapted to their own farm.

3. Keep Farm Accounts (Double Entry)

This course provides the necessary understanding and skills to keep farm records using the fundamentals of double entry accounting, GST recording and filing for refunds.

4. Farm Accounting Using Computers

The primary objective of this program is to instruct producers on basic accounting principles and use of farm accounting programs for their farms. There will be several variants of this course. Each variant will use a specific farm accounting program. The main accounting programs that will be considered include Settler Gold, Agcheck, Digipac, and Homestead. The course will assist and encourage producers to do their own farm accounting. The immediate benefit would be reduced accounting bills. Another benefit would be that the producers will be able to monitor finances more closely throughout the year.

5. Farm Accounting with Computers

This course will take the students through the selection of enterprise and account names and train them to set up an accounting program on the computer. Through this exercise, the students will learn what is involved in setting up an accounting program, what features to look for in accounting programs and how to transfer their own accounting system to computers.

The students will also learn how to make various entries in a double entry accounting system. Time will also be spent discussing budgeting and interpreting of financial statements produced by the accounting program. This will enable the students to evaluate accounting programs available. The student is shown how to set up and record from the financial information in an accounting program.

6. Farm Accounting

The primary objective of this course is to instruct producers on the basic principles of farm accounting. Topics such as cash vs. accrual accounting, single entry vs. double entry accounting, debits and credits, and other accounting terms will be discussed. This course will be valuable as a prerequisite to the farm accounting with computers course.

7. Focus on Planning

A unique course offered by the Agriculture Institute of Management in Saskatchewan (AIMS), emphasizes goal setting and farm management. The course is offered at a local community level to farm management teams. Six one-day classes are provided over two years (four one-day classes during the first year and two one-day classes during the second year following the completion of a production cycle).

8. Financial Management

The primary objective of this course will be to provide producers with the skills necessary to analyze their farm financial situation. Farm financial management skills that will be taught include preparation of financial statements, analyzing financial statements, income tax planning, and loan analysis.

9. Farm Financial Management with Computers

This course provides training in the use of spreadsheets (As Easy As, Lotus 1-2-3) to develop financial analysis templates. These templates can be used to do networth and cashflow projections as well as accrual income and expense statements. The financial affect of business changes can be determined in seconds with the use of a completed template. The computer can be programmed to do calculations and analysis using your methods of doing calculations.

One day of the course will introduce the student to the preparation of financial analysis programs. The resultant reports will be in the format that your financial advisors and lenders require. Programs used are shareware (As Easy As, Lotus 1-2-3) programs and will be available to students to take home and develop more familiarity.

10. Crop Management with Computers

The primary objective of this course is to instruct producers how to use their computer system more effectively for crop management decisions. Skills including crop budgeting, crop simulation or forecasting, and crop record keeping will be discussed. Various software programs will be used. These includes As Easy As (spreadsheet), PC-File (database), Crop Production System, Crop Simulation System, Agcheck, and several other crop specific programs.

This course takes an extensive study into the use of computers for crop management decisions. Spreadsheets, databases, commercial database-type packages, and accounting programs will be used to teach advanced computer skills as well as crop management skills to develop computer crop budgeting, crop forecasting, financial calculations, crop production records, and the design of accounting systems to facilitate crop management decisions.

11. Livestock Management with Computers

The primary objective of this course will be to instruct producers how to use their computer system more effectively for livestock management decisions. Skills including livestock record keeping will be discussed. Various software programs will be used to teach advanced computer skills as well as livestock management skills to develop computer livestock applications. These include: As Easy As (spreadsheet), PC-File (database), Dairy Track, Swine Track, VAMMP, Pig Champ, Dairy Champ, Agcheck, and several other livestock specific programs.

This course is designed to be offered as a general livestock program, or dairy cattle, swine, or beef cattle management program.

12. Farm Business Analyst

The primary objective of this course is to provide producers with the skills necessary to analyze their farm financial situation using their computer. Farm financial management skills will be taught using the program Farm Business Analyst.

13. Production Management with Computers (Database)

This course provides training and experience in using data base software to develop production records for crop and livestock enterprises.

The course will begin using a simple data base and then progress into using more commercial data bases, such as D-Base IV or another commercial crop and livestock production software (Settler Crop Simulator/Digipac/Agcheck Crop and Livestock Modules).

IV BUSINESS ORGANIZATION AND ARRANGEMENTS

1. Farm Management & Income Tax Planning

This course is designed to provide a better understanding of the importance of farm business arrangements and estate and income tax strategies. It covers the various business structures possible for a farm business. An evaluation of income tax management for farmers and an assessment of estate planning strategies is covered. This course explains various business and estate arrangements and the tax implications involved in each arrangement.

2. Farm Taxation

The primary objective of this course is to provide farm producers with necessary farm income tax knowledge for either tax planning and/or tax preparation. By training producers to understand farm income tax procedures, the producers could more effectively understand the tax consequences in the farm management decisions and prepare their own income tax forms. Producers will benefit from this course in the form of more effective financial and tax planning, reduced tax payments and reduced accounting fees.

3. Farm Estate Planning

The primary objective of this course will be to instruct producers on the basic of farm estate planning. This course will be designed to better inform producers what estate planning is, why it is important, what are the income tax considerations of estate planning, and how to plan adequately for retirement. Skills that will be taught include income tax considerations, farm transfer, investment basics, and estate planning. This course will not be designed to substitute for expert legal and accounting advice. It will be designed to better inform producers what options they have concerning estate planning before they obtain expert advice.

4. Income Tax Planning with Computers

The primary objective of this course will be to provide farm producers with the necessary farm income tax knowledge for tax planning and/or tax preparation. By training producers to understand farm income tax procedures, the producers could more effectively understand the tax consequences in the farm management decisions and prepare their own income tax forms. The Cantax program will assist in both of these areas. The Cantax program will prepare the income tax forms as well as provide a method for instant tax planning and forecasting. Producers will benefit from this course in the form of reduced tax payments and reduced accounting fees.

V ECONOMICS OF PRODUCTION PRACTICES

1. Economics of Beef Production

This is a one week course covering the costs and returns of beef operations including cow-calf, yearling, feedlot and purebred businesses. Best return feeding programs and the costs of ingredients and operating processing equipment are determined. Capital costs of various types of facilities and equipment are established. Break-even prices are calculated and marketing is discussed. Breeding program alternatives and herd health programs are analyzed in an economic sense. A section on financial management includes discussion and exercises on sources of credit, cash flow expectations, tax implications and joint ventures.

2. Economics of Crop Production

Designed to facilitate the understanding of the economics of alternate agronomic practices, this course focuses on the use of economic principles in crop production decisions, the costs and returns involved with various crop and the evaluation of alternate rotations.

3. Economics of Swine Production

This course deals with the economic aspects of swine production rather than husbandry practices. Factors to be considered in determining the feasibility of a swine operation include compatibility, feed and water supply, location, labour, technical services and credit availability.

Costs, returns and capital requirements of farrow-to-finish, weaner, feeder and seed stock operations will be studied. Factors that affect profit margins in a swine operation are reviewed. Start up costs and time lags are determined.

Appropriate recording systems are developed and updates on market conditions and outlook are provided.

4. Winning with Beef

This course, is a series of informal seminars which, offers participants the opportunity to analyze their livestock operation from a physical production, financial management, and market alternatives viewpoint. This is a workshop where beef producers use actual production figures, and discuss what works and what doesn't work for them. Led by instructors with practical experience as well as university training, the course has sessions in which goals and market opportunities are discussed as they pertain to the Saskatchewan cow-calf producer.

5. Top Management Forward Planning Program

This is an intensive farm management course which uses the concept of partial budgeting to build whole farm financial projections.

The course has two main components.

1. Establish crop production costs to enable better cropping decisions.
2. Use whole farm projections to determine whether the goals of the operator can be achieved.

The focus is split into two main components: The Cost of Production (COP) for an individual's farm operation; Cash Flow projections for the coming years.

VI CREATING A BUSINESS PLAN

1. Business Diversification for Farmers

This course builds on the skill farmers already have. Participants are encouraged to assess their own skills and to identify those skills that are transferable to other businesses. The further development of thinking skills helps the farm managers assess and identify other business opportunities. Negotiating skills are enhanced to allow effective negotiations with managers who may supply funding, and consumers of the products or services produced. Upon the completion of the course, the participants will have a list of options and outlines of market and business plans.

2. Exploring Business Opportunities for Farm Families

This course will assist farm families to increase income or generate steady income on a year-round basis.

3. Farm Business Diversification

The primary objective of this course will be to provide producers with the following skills:

1. Farm financial management skills in the areas of preparing financial statements, analyzing financial statements, and loan analysis.
2. Business Management skills in the areas of business planning, marketing, and operations.
3. Recognizing on-farm or other diversification ideas that could be implemented to diversify the farm's operations.

3. Farm Business Diversification (cont'd)

Even though the more fundamental farm management skills will be taught (Objective #1), there also will be a large emphasis on general business management skills (Objective #2). these skills will be essential to producers who are interested in diversifying their farm operations that involve the marketing of specialty crops (spices, vegetables, organic products), secondary processing, or farm-related services. These skills would prepare producers to diversify their operations in a more sounder business-like approach using business tools such as business & marketing plans. Producers will also be taught how to develop diversification ideas and some of the pitfalls to avoid. After this course, the producer will have a sound knowledge of farm financial management, general business management, and business planning. The producer also will have a background in selling, marketing & advertising and other business skills. Emphasis will be placed on the producer to use these skills to operate their farm and specifically their diversification idea as a business using not just standard farm management skills but also business skills including marketing and business planning. This course also will provide direct assistance to the producer for developing a farm diversification idea. After the course, the producer will not just have the knowledge of these skills but these skills also would have been applied to develop a diversification idea selected during the first few days of the course.

4. Diversification for Farmers

Given our tough economic times, many farmers want to diversify. Extra income can assist in the cash flow. The question sometimes is, "What should and/or can I do without driving long distances for an off-farm job? Is there something I can produce, package or market to broaden the base?" Farmers and other rural residents are investigating business opportunities. Too many opportunities may be lost because all the skills required to make them come about are not available. Referral services are in place, but some of the resources, skills and information items are missing.

This course would train farmers to assess their own abilities, opportunities and develop business plans as a farm management strategy. It would also help provide skills for individuals wanting to develop small businesses to increase revenues as a financial management technique.

5. Introduction to Farm Business Management

This course is an introduction to the principles of Farm Management. The skills, technique and basic knowledge necessary for a farm manager to operate a farm business will be discussed.

The course will deal with the relative position of agriculture in the business world, the role of the farm manager in acquiring, managing and disposing of farm resources.

The tools of farm management (place of records, costs of production, economic principles, financial statements, budgeting, marketing principles) and money management will be covered in some detail.

6. Farm Management Skills

Upon completion of the course, participants should: fully understand the necessity of farm management principles; be competent in farm financial management; be able to make competent decisions regarding computerization; be able to make an informed decision regarding software appropriate to their needs; and be able to maintain a complete set of books using computer application.

7. Farm Diversification

The primary objectives of this course will be to provide producers with the following skills:

1. Business management skills in the areas of business planning, marketing, and operations.
2. Recognizing on-farm or other diversification ideas that could be implemented to diversity the farms' operations.

There will be an emphasis on general business management skills. These skills will be essential to producers who are interested in diversifying their farm operations that involve the marketing of specialty crops (spices, vegetable, organic products), secondary processing, or farm-related services. These skills would prepare producers to diversity their operations in a more sounder business-like approach using business tools such as business & marketing plans. Producers will also be taught how to develop diversification ideas and some of the pitfalls to avoid. After this course, the producer will have a sound knowledge of general business management and planning. The producer also will have a background in selling, marketing & advertising, and other business skills. Emphasis will be placed on the producer to use these skills to operate their farm and specifically their diversification ideas as a business using not just standard farm management skills but also business skills including marketing and business planning.

8. Processing to Win

Processing to Win is an introductory management course for beginning and existing small-scale food processors. Diversifying into food processing means a change in thinking. The course helps to bridge the gap between producer of commodities to producers of processed products.

Individuals, couples or business partners will be able to establish the planning process, assess their skills and preferences, integrate personal and business objectives, develop clearly defined and attainable goals, develop an understanding of basic financial statements, develop an understanding of basic marketing activities, and locate and access resources.

Students receive a manual and resources to assist them in their activities.

Certificate in Agriculture Program

Farm Management Contact Person

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Program is provided through:

Prof. John R. Peters, Director
School of Agriculture
University of Saskatchewan
Saskatoon, Saskatchewan S7N 0W0
Phone: (306) 966-4062
Fax: (306) 966-8894

Purpose

Provide funding to the University of Saskatchewan to convert and enhance the curriculum of the Diploma in Agriculture program for off-campus delivery. Students are able to study the Farm Business Management Certificate course at home.

Eligibility

Applicants can be:

17 years of age or older with Grade 12 education and knowledge of Saskatchewan agriculture, OR,

21 years of age or older with recommendation of a Selection Committee following a personal interview, OR,

21 years of age or older with the recommendation from either a professional agrologist or a high school teacher.

Expected Benefits

To provide university accredited courses to rural Saskatchewan through enhanced long distance education techniques.

To increase profitability and competitiveness in the agricultural community.

Challenging The '90s

Farm Management Contact Person

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Purpose

A Farm Business Management Conference brings together leading farmers, farm advisors, and others interested in farm business management, to discuss key issues and concerns in managing today's family farm.

Eligibility

All farm managers and their spouses and farm advisors.

Expected Benefits

A positive atmosphere for learning and information interchange which provides a means for individual farm management discussions. A forum for information exchange between experts not regularly available to the general agriculture community in Saskatchewan and farm managers, farm advisors, researchers and educators from across Saskatchewan.

Program Description

Conference topics change annually but always relate to key issues in farm business management.

Plenary and Concurrent Sessions:

Day 1: Afternoon Registration
Evening Reception

Day 2: Keynote Address
Concurrent Sessions
Evening Speakers Corner

Day 3: Concurrent Sessions
Evening Speakers Corner

Day 4: Concurrent Sessions
Evening Speakers Corner
Wrap-up Session (noon)

Farm Business Analyst Computer Software/ Farm Business Planner Worksheets

Farm Management Contact Person

Mike Pylypchuk, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5963
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Software program is supplied through:

Ed Kinsel, Agrologist
Credit Union Central of Saskatchewan
PO Box 3030, 2055 Albert Street
Regina, Saskatchewan S4P 3G8
Phone: (306) 566-1445

Eligibility

The Farm Business Analyst is a shareware computer program available from Credit Union Central of Saskatchewan. To become a registered user, contact Ed Kinsel, Credit Union Central or a Credit Union. Registered users will obtain a manual and will be informed of any updates made to the software.

Farm Business Planner Worksheets are available from Saskatchewan Agriculture and Food, Regina; and Rural Service Centres across Saskatchewan.

Program Purpose and Expected Benefits

Users of these products will be able to prepare financial statements for their business, develop crop/livestock production plans, networth statements, cash-flow projections, accrued income statements, and develop strategic plans based on various planning alternatives. Using Farm Business Planner forms, a financial plan can be prepared without a computer, however the forms are also designed to supplement the Farm Business Analyst computer program input requirements.

Counselling can be provided to assist the farm family to examine a financial plan for the coming year. Self help materials can be provided.

Farm Business Management Data Manual

Farm Management Contact Person

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Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-8057
Fax: (306) 787-5134

Purpose

To provide farm enterprise budgeting and financial performance information for farmers and farm advisors.

Eligibility

All producers and agricultural advisors.

Expected Benefits

Producers and farm advisors are able to complete better budgeting in support of decision making. Enhanced decision making by farmers, better advice given by farm advisors and better business management in the agricultural sector is a result of this program.

Program Description

The manual provides technical production management information, budgeting, and enterprise analysis guidelines for most agricultural enterprises undertaken by farmers in Saskatchewan.

Printed material is available on the following items:

Beef

Metric Categories for Cattle
Estimating Beef Production Costs
Feeder Cattle Budgeting Data
Saskatchewan Cattle Prices (1980-1987)
Break Even Costs for Cattle Feeding
Beef Cattle Budgeting Data

Swine

Metric Categories for Swine
Budgeting Data (Swine)
1984 Farm Business Analysis Swine Enterprise
Swine Economics
Cost Comparison: Grinder Mixer; Commercial Feed Systems
Hog Prices 1976-1987

Dairy

Dairy Cattle Budgeting Data
Dairy Production Costs

Poultry

Chicken Budgeting Data
Turkey Budgeting Data
Estimating Poultry Production Costs
Egg, Broiler and Turkey Prices

Sheep

Metric Categories for Sheep
Estimating Sheep Production Costs
Saskatchewan Sheep Prices 1981-1987

Other Livestock

Estimating Honey Production Costs (Packaged Bees)
Estimating Honey Production Costs (Wintered Bees)

Grains

Metric Conversions (Grains)
Cost of Producing Grain Crops in Saskatchewan
Grain Drying Costs
Fertilizer Required to Supply a Given Rate of Nutrients
Fertilizer Recommendations
Determining the Present Value of Grain

Specialty Crops

Agronomic and Economic Considerations:
Canaryseed
Lentil
Dry Peas
Canola
Flax
Malting Barley

Forage

Dryland Forage Production Costs
Chaff Collecting, Hauling and Packing Costs
Silage vs Bales: Harvest, Storage and Feeding Costs
Forage Harvesting and Hauling Comparisons

Machinery

Machinery and Equipment Prices
The Cost of Owning vs Custom Hiring
Tractor Fuel Consumption
Comparison of Federal and Provincial Fuel Rebate Programs

Buildings

Building Material Input Costs
Beef Cattle Facilities Unit costs
Fencing Costs

Economics

Family Living Expenditures
Purchasing Farmland
Cost of Owning a Pasture
Economics of Stubble Cropping
Compound Interest Tables

Irrigation

Irrigated Crop Production Costs and Yields
Irrigation Pumping Cost Calculation
Irrigation Land Rental Rate Calculation

Farm Computer Home-Study Course

Farm Management Contact Person

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Purpose

The purpose of this home-study course is to provide general information on computers and computer software programs.

Eligibility

All farm producers and their families.

Expected Benefits

Computers have become standardized and easier to use and software has been developed that will allow farm managers to keep better information on their farm business. Learning to use computers and computer programs will make managing a farm business easier and more efficient.

Program Description

Farm Computing Home-Study Course

Lesson 1 **Intro to Computers and Farming** - Provides a general overview of the microcomputer's history and future.

Lesson 2 **The Software Component** - Develops the concept of software, what it is and how it is a valuable component of a farm computer system.

Lesson 3 **Financial Management Applications** - Gives a detailed outline of farm computing financial management.

Lesson 4 **Production Management Applications** - Outlines production, record keeping and planning.

Lesson 5 **General Use Software for Farmers** - Provides an overview of electronic spreadsheets, database management systems, word processing, and communication packages.

Lesson 6 **Purchasing and Using a Microcomputer** - Develops practical approaches to evaluating the costs and benefits of a microcomputer system for the farm.

Farm Financial Planning Toolshop

Farm Management Contact Person

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Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5963
Fax: (306) 787-5134

Software Program is supplied through:

Credit Union Central of Saskatchewan
Box 3030, 2055 Albert Street
Regina, Saskatchewan S4P 3G8

Eligibility

The Farm Financial Planning Toolshop is a shareware computer program available to all farm producers from Saskatchewan Agriculture and Food, Regina; and Rural Service Centres across Saskatchewan.

The Farm Financial Planning Toolshop (FFPT) is capable of analyzing most farm situations. However, the FFPT should not be used to analyze farm situations when the farm is a corporation with a large number of shareholders, OR if the person(s) inquiring are not presently classed as farmers.

Program Purpose

The Farm Financial Planning Toolshop (FFPT) program was designed to assist those who help farmers to:

i) analyze the farmer's situation;
ii) identify alternatives/options available; and
iii) suggest steps required/related information in retirement and/or farm transfer planning.

Farm Financial Planning Process

The FFPT program can be used to aid farmers:
- set goals and objectives/analyze their situation/determine their options

The FFPT provides two analysis functions:
- the situation analysis/possible options analysis

Since it is impossible to include every factor that may be involved when analyzing a farm situation, FFPT includes those that have been found to be of most importance in the majority of cases.

Farm Management Publications

Farm Management Contact Person

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Purpose

To distribute farm management information.

Eligibility

All farm producers and agricultural advisors.

Expected Benefits

To increase knowledge and skills of farm business management in order to improve profitability.

Program Description

Publication List:

Cash Lease Agreement
Cost of Producing Grain Crops
Crop Share Lease Agreement
Design Your Own Farm Accounting System
Economics of Natural Air Grain Drying
Economics of Straight Combining
Estate Planning for Farm Families
Farm Business Arrangements
Farm Business Planner Completion Guide
Farm Computer Home-Study Course
Farm Credit Management
Farm Incorporation
Farm Machinery Custom & Rental Rate Guide
Fertilizer Economics
Flexible Cash Lease Agreement
General Use Software and the Farm
Goals for Family Living and Farm Management
Invest Off the Farm
Land Rental Arrangements
Law and the Saskatchewan Farmer
Machinery Economics
Managing Your Farm Income Tax Plan
Part-Time Farming in Saskatchewan
Pasture Lease Agreements
Potential of Chaff
Real Estate Transactions
Sources of Farm Credit in Saskatchewan

Farm Facts:

Computer Software - What Package to Purchase
Contracts for Special Crops
Crop Planning Guide Black Soil Zone
Crop Planning Guide Dark Brown Soil Zone
Crop Planning Guide Brown Soil Zone
Economics of Chemical Fallow
Establishing the Value of Land
Fair Rental of Grain Land
Farm Estate Planning with Life Insurance and other Options
Farm Investment Decisions Using Present Value Analysis
Farm Machinery Custom & Rental Rate Suggestions
Field Record Sheet
Guide for Estimating Farm Machinery Costs
How Much Debt Can You Afford When Buying Farmland?
How to Reconcile Your Cheque Register to Your Bank Statement and Account Book
Inventory Worksheet
Managing the Cost/Price Squeeze
Production Records are Important for Management Decisions
Purchasing a Farm Computer
Quick Test for Financial Stress
Risk Factors in Stubble Cropping
Top Canola Marketing Strategies
What Makes A Good Farm Manager?

Available from Rural Service Centres in Saskatchewan and from the
Publications Distribution Centre
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-6933

Farm Managers' Review

Farm Management Contact Person

Lyle Stavness, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5965
Fax: (306) 787-5134

Purpose

To improve the business management skills of individual producers.

Eligibility

All Saskatchewan farmers and their families.

Expected Benefits

Saskatchewan farm families better able to use farm business management skills in their farm operation.

Program Description

This comprehensive management audit program allows farm families to examine their business operations in terms of the following:

Ownership

Business Direction
- family relations
- decision making

Ownership Plans
- estate plans
- business arrangements

Goals
- goal setting
- monitoring

Leadership

Developing Strategy
- factors affecting strategy
- assessing strengths & weaknesses in 4 key areas
- vision of future

Communicating Strategy
- to management team

Management

Planning
- use of business plan
- planning in 4 key areas

Implementing Plans

Monitoring Performance

Counselling can be provided to assist with the completion of the review questions, review of the analysis of management strengths and weaknesses and the initiation of a Personal Learning Contract.

Farm Tax Update Seminar

Farm Management Contact Person

Don Barber, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5962
Fax: (306) 787-5134

Purpose

The purpose of this seminar is to bring together accountants, lawyers, and agricultural professionals for a review of selected tax and farm planning issues.

Eligibility

Accountants, lawyers, and other professionals involved with farm business management. All farm producers.

Expected Benefits

Participants obtain information on current tax law changes and the implications of those changes to them and their clients.

Program Description

The topics change from year to year; however, they are focused on farm tax and financial planning.

Farm Training Needs Assessment

Farm Management Contact Person

Michele Kuxhaus, Agriculture Institute of
Management in Saskatchewan, Inc.
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5964
Fax: (306) 787-5134

Purpose

To improve the business management skills of individual producers.

Eligibility

All Saskatchewan farmers and their families.

Expected Benefits

Saskatchewan farm families better able to use farm business management skills in their farm operation.

Program Description

Assists farm families to answer the following questions:

What types of training would be of greatest benefit?

How satisfied are they with their present skills?

What are some of the most important training areas impacting farm productivity?

How likely is it that the farm family will participate in various types of training?

The assessment is offered in a computerized format.

Counselling can be provided on the analysis of the results of the training needs assessment program and the development of a Personal Learning Contract.

Maximum Economic Yield - Swine

Farm Management Contact Person

Don Barber, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5962
Fax: (306) 787-5134

Program is operated through:
Saskatchewan Pork International (SPI) Marketing Group
502 - 45th Street West
Saskatoon, Saskatchewan S7L 6H2
Phone: (306) 653-3014
Fax: (306) 244-2918

Purpose

To improve the business management skills of individual producers. Develop financial and production guidelines based on actual producer practices.

Eligibility

All swine producers.

Expected Benefits

Improved business management skills of pork producers with particular emphasis on skill development in planning, decision making and business analysis can result. A database of production and financial information for pork production units of diverse sizes can be developed. This database will provide a cross section of industry production costs and financial returns for use by producers, governments, lenders, universities, etc. in goal setting, planning, policy development and research. A computer model that utilizes financial and production data for customized enterprise analysis can be enhanced.

Program Description

The "short course" will have two components. The first will involve in-depth workshops at the group level which will cover the "basics" of farm business planning and management. The second component of the "short course" will involve private farm consultations with group members. This consultation will also provide the opportunity for confidential retrieval of production and financial data.

Maximum Economic Yield - Crops - Beef

Farm Management Contact Person

Don Barber, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5962
Fax: (306) 787-5134

The program is offered through:
Production Club Information Services Ltd.
Box 150
Avonlea, Saskatchewan S0H 0C0
Phone: (306) 868-2038

Purpose

There are large potential benefits to Saskatchewan from increased farm profit. Production clubs which concentrate on intensive management are an effective means for improving farm management skills and profit.

Eligibility

Production Clubs

Expected Benefits

Encourage the use of common record systems by crop or beef production clubs, to collect economic and production information, to maintain an information database, and to provide this information to government.

Support the operation of production clubs and improve management skills and yields.

Encourage the exchange of information among producers, extension staff, research people and others.

Program Description

Information meetings - conduct six regional informational meetings in cooperation with Saskatchewan Agriculture and Food to provide information on this project.

Club support - to conduct meetings between project staff and production clubs to offer encouragement and advice on suitable operating procedures, information requirements, methods of recording agronomic and cost data, individual project design, field tours, manuals, forms, minutes and activity records. Two meetings per club are planned: an initial meeting to introduce the program, and a second meeting to assist with the recording of field records.

Database - to provide assistance to production clubs through the purchase of individual members' information. Payments of $100 per completed report form to a maximum of $500 are provided to **The Production Club** to be used for club activities. Information collected will be maintained in a production database. Annual reports will be prepared for each club and a summary of information from all clubs will be prepared and distributed.

Saskatchewan Agricultural Computing Conference

Farm Management Contact Person

Dale Sikora, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-8057
Fax: (306) 787-5134

Purpose

The purpose of this seminar is to provide farmers with an opportunity to become more familiar with computer technology and the benefits that can be obtained by using a computer. The speakers at this computer conference cover a wide variety of topics related to computers in farm management. In addition to the presentations, there is a display of software products produced in Saskatchewan for farmers.

Eligibility

Software developers, farm management advisors, farm producers.

Expected Benefits

Computers have become standardized and easier to use. Software has been developed that will allow farm managers to keep better information on their farm business. Learning to use computers and computer programs will make managing a farm business easier and more efficient.

Program Description

A two-day seminar with speakers who deliver information with opportunity for participants to ask questions and exchange ideas. Displays by several major developers of agricultural software are set up and attended to by representatives who assist with hands-on demonstrations. The seminar topics change annually.

Taking Care of Business - A Self Study Program in Business Management

Farm Management Contact Person

Lyle Stavness, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5965
Fax: (306) 787-5134

Purpose

To upgrade the management skills of farm management teams in rural Saskatchewan, utilizing a self study instructional design.

Eligibility

All farm producers and their families.

Expected Benefits

Profitability and viability of farmers completing the course will improve. The skills learned in this course are useful for persons taking on other business ventures beside farming. The course will assist the farm management to prepare and use goal-oriented financial management plans.

Program Description

The self study program has three main components:

I. Course Modules
Workbooks with instructions and exercises will cover self assessment, net worth statement, identifying goals, goal priority setting, projected cash flow, projected net farm income statement, and developing a management plan.

II. Videotapes
Videotapes will be provided with the course to assist the client to understand the concepts being taught in the program.

III. Support Structure
To provide assistance to clients as they work through the course materials, a number of farm business management advisors will be available to clients of the program to assist them with completing the course and building their individual financial plan.

Top Management Program

Farm Management Contact Person

Don Barber, Economics Branch
Saskatchewan Agriculture and Food
3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: (306) 787-5962
Fax: (306) 787-5134

Program is provided and maintained through:

Department of Agricultural Economics
College of Agriculture
University of Saskatchewan
Saskatoon, Saskatchewan S7N 0W0
Phone: (306) 966-4018

Purpose

The purpose of this program is to provide grain producers with an opportunity to do a detailed analysis of the farm business. In addition the farm data is used to develop cost of grain production information.

Eligibility

All crop producers and their families.

Expected Benefits

The Top Management Program is a computer program that provides a detailed five year projection for a farm business. Learning to use the planning and projecting abilities of the Top Management Program will make managing a farm business more effective.

Program Description

Three workshops are held with farmers participating in this program. The first session is an introduction session where the program is explained and farmers are provided with a set of input forms. The second workshop is held with each farmer individually to complete the input data. The final workshop is held as a group and as an individual session. During the final session farmers and staff review the reports and evaluate the farmer's long term plans and discuss the market outlook for various crops.